

REMARKS

In this response, claims 11, 16, and 17 have been amended. No claims have been added or canceled. Accordingly, claims 1-21 remain pending in the present application. Reconsideration of the above-identified patent application is hereby requested.

REJECTIONS UNDER 35 U.S.C. § 102(b)

The Examiner has rejected claims 1-5, 10, and 18-19 under 35 U.S.C. § 102(b) as being anticipated by Homestore.com (a collection of prior art regarding Homestore.com cited in PTO-892, Items: U-V). Reconsideration and withdrawal of this rejection is requested in view of the amendments and addition made to the claims and of the following discussion.

It is axiomatic that for a reference to be anticipatory, each and every feature in the claims must be disclosed by the single reference. Homestore.com does not anticipate the features present in the currently pending claims to allow "processing an original transaction by accepting customer input requested by a host; . . . and processing a secondary transaction for the auxiliary service between the customer and a service provider . . . and wherein the customer input for the originating transaction is used by the host to expedite the processing of the secondary transaction." Claim 1 (see also Claims 2-4, 18 and 19) (emphasis added).

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Applicant submits that Homestore.com does not provide the transactional relationship between the first transaction and the second transaction. Thus, Homestore.com may be thought of as more of a "portal" where Homestore.com is a gateway to other websites providing products and services, whereas the claims are directed towards the coupling of multiple transactions. For example, in the analysis of the Examiner, the credit card information used in purchasing of moving services from Homestore.com (Item: V) does not come from the information provided based on questions related to renting a truck (Item: U). The two transactions of purchasing moving services as well as renting a truck are two separate transactions and not facilitated by Homestore.com, other than the site acting as a portal for the Ryder truck rental service.

The Wall Street Journal article (reference V) cited by the Examiner emphasizes the business model of Homestore.com as targeting those seeking full-service moving services (receiving competitive bids for moving services), instead of targeting the many of the households who are not seeking full service moving services, but tying unrelated transactions

Applicant notes that independent claims 1, 2-4, 18, and 19 contain the above described limitations and dependent claims 5 and 10, by virtue of depending on respective ones of these independent claims, also contain the same limitation. Therefore these claims are allowable for the same reasons as discussed above.

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In view of the foregoing discussion and the amendments made to the claims, Applicant submits that the § 102(b) rejections are overcome. Thus, Applicant respectfully requests that the § 102(b) rejections be withdrawn.

#### REJECTIONS UNDER 35 U.S.C. § 103

The Examiner has rejected claims 6-9, 11-14, 15-17, and 20-21 under 35 U.S.C. § 103 as being unpatentable in view of Homestore.com (a collection of prior art regarding Homestore.com cited in PTO-892, Items U-V), herein (Homestore.com), and, in view of U.S. Patent No. 6,260,024, issued to Shkedy, hereinafter (Shkedy).

The system disclosed by Shkedy manages the process of pooling offers from "multiplicity of buyers" and "multiplicity of sellers" for a particular service or product and ultimately managing the process of the transaction for that service or product between them. However, Shkedy does not teach or suggest the transactional relationship aspect which is not taught by Homestore.com.

Applicant notes that independent claim 1, 20 and 21 contain the transactional relationship limitation described by Applicant with regards to the 35 U.S.C. § 102 rejection. Dependent claims 6-9, by virtue of depending on respective ones of these independent claims, also contain the same limitation. As neither Homestore.com or Shkedy, alone or in combination,

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teaches or suggests this limitation, Applicant submits that these claims are allowable for the same reasons as discussed above.

Further, with regards to claims 11, 16 and 17, neither Homestore.com nor Shkedy, alone or in combination, teach or suggest the recited limitations in the currently amended claims for releasing funds using "payment data, job data, and vendor data." Thus, Applicant submits that these claims are not suggested by either reference, alone or in combination. Dependent claims 12-15, by virtue of depending on respective ones of these independent claims, also contain the same limitation. As neither Homestore.com or Shkedy, alone or in combination, teaches or suggests this limitation, Applicant submits that these claims are allowable for the same reasons as discussed above.

In view of the foregoing discussion, Applicant submits that the § 103 rejections are overcome. Thus, Applicant respectfully requests that the § 103 rejections be withdrawn.

#### CONCLUSION

In view of the foregoing, it is believed that all claims now pending patentably define the subject invention over the prior art of record and are in condition for allowance and such action is earnestly solicited at the earliest possible date.

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If any additional fees are necessary in this matter,  
please charge our Deposit Account No. 10-0440.

Respectfully submitted,

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